

**CLAIMS**

What is claimed is:

- 5                   1.     A benefits system comprising:  
                  an employer system accessible by an employee; and  
                  a benefit provider system accessible from the employer system  
wherein the benefit provider system includes an interface system for  
accessing a plurality of service systems including at least an employer  
10   corporate stock plan system and a retirement plan system.
2.     The system as recited by claim 1, wherein the interface  
system determines employee entitlements to the service system.
- 15                  3.     The system as recited by claim 2, wherein the interface  
system provides access to the service system using a single logon process.
4.     The system as recited by claim 1, wherein the interface  
system includes an authentication system configured to authenticate a user to  
20   the benefit provider system, and the benefit provider system to the service  
systems.
5.     The system as recited by claim 4, wherein the  
authentication system includes:  
25                  a user-provider system module configured to determine whether  
a user has been authenticated by the benefit provider system; and  
                  a user-service system module configured to determine whether  
the benefit provider system has been authenticated by a particular service  
system.
- 30                  6.     The system as recited by claim 5, wherein the user-  
provider system module and the user-service system module check a user's  
system for the presence of a cookie.

7. The system as recited by claim 1, wherein the interface system includes a service agent for communicating with the service system.

8. The system as recited by claim 7, wherein the interface system includes a service agent for each benefit system.

9. The system as recited by claim 1, wherein the interface system includes a reverse proxy system for seamless communication to a service system.

10. The system as recited by claim 1, further comprising an application system configured to provide dynamic content to a user.

11. The system as recited by claim 1, wherein the benefit provider system creates a browser interface for displaying data from the service systems.

12. The system as recited by claim 11, wherein the browser interface includes personalized user data.

13. The system as recited by claim 12, wherein the personalized data includes at least one of a user name; number of user outstanding stock options and value; number of user employer stock plan shares and value; number of user restricted shares and value; total number shares and total value of employee stock benefit plan; user retirement plan balance; combined value of user stock plan and retirement plan; and employer name.

14. The system as recited by claim 11, wherein the browser interface includes real time market data.

15. The system as recited by claim 11, wherein the browser interface includes employer benefit provider information.

16. The system as recited by claim 11, wherein the browser interface includes an employer corporate stock plan system selection and an employee retirement plan selection.

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17. The system as recited by claim 11, wherein the browser interface includes a life stages selection menu.

18. The system as recited by claim 1, wherein the browser interface displays a combined stock plan interface of the employer corporate stock plan system.

19. The system as recited by claim 18, wherein the combined stock plan interface includes a stock options application and a shares application.

20. The system as recited by claim 19, wherein the stock options application provides a number of vested options available for sale and value; a number of vested options pending execution and value; a number of total outstanding vested options and value; a number of vested options and value; a number of total outstanding unvested options and value; and a number of total outstanding stock options and value.

21. The system as recited by claim 19, wherein the shares application provides a number of shares purchased, available for sale and value; a number of shares purchased, not available for sale; a number of shares pending sale and value; and a number of total corporate stock plan shares and value.

22. The system as recited by claim 18, wherein the combined stock plan interface includes a real time market data window for displaying data regarding the employer corporate stock plan system.

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23. The system as recited by claim 1, wherein the browser interface displays a retirement plan interface of the retirement plan system, the retirement plan interface having an education selection, a holdings and transactions selection, a rollover selection and an asset allocation selection.

24. A benefits provider system for delivering user benefit information, the system comprising:

means for connecting the user, with a single sign-on, to at least two service systems including:

a retirement plan system; and

a corporate stock plan system; and

means for delivering content from the service systems to the user.

25. The system as recited by claim 24, further comprising an online transaction forum benefit system.

26. The system as recited by claim 24, wherein the means for connecting includes an authentication database for storing employee identifiers, entitlement level and personal data.

27. The system as recited by claim 26, wherein the entitlement level determines the service systems accessed.

28. The system as recited by claim 24, further comprising means for delivering dynamic content to a user.

29. The system as recited by claim 24, wherein the service system is remote relative to the system.

30. The system as recited by claim 24, wherein the service system is local relative to the system.

31. A method of accessing user benefit information comprising the steps of:

accessing a benefit provider system;

interfacing the benefit provider system with a plurality of

5 service systems including at least a corporate stock plan system and a retirement plan system; and

selectively displaying information from the service system to a user.